

Massachusetts Division of Insurance Report of Membership ¹
in Closed Nongroup Plans as of December 31, 2004

MASSACHUSETTS NONGROUP CLOSED PLANS COVERED MEMBERS (WITH 2003 MEMBERSHIP ACCORDING TO 2003 REPORTS)	MA TOTAL Covered Members as of 12/31/2003	MA TOTAL Covered Members as of 12/31/2004	Difference 2003 to 2004 Covered Members	2004 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc. ²	5,550	4,518	(1,032)	43.3%
Commercial Carriers	5,137	4,256	(881)	40.8%
Health Maintenance Organizations ²	2,047	1,665	(382)	15.9%
TOTALS:	12,734	10,439	(2,295)	100.0%

2004 Massachusetts Population ³	6,416,505
2004 MA Covered Members at End of Year	10,439
MA Population insured in CLOSED Plans⁴	0.2%

¹ According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

² Persons covered under Blue Cross and Blue Shield of Massachusetts, Inc.'s HMO Blue line of business are included in the Blue Cross and Blue Shield of Massachusetts, Inc. totals in this report.

³ Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2003 to July 1, 2004 (CO-EST2004-03-25).

Source: Population Division, U.S. Census Bureau. Release Date: April 14, 2005.

⁴ Total Massachusetts members divided by the 2004 Massachusetts population.

CARRIER NAME (Reconciliation of 2003 report with December 31, 2004 report)	Covered Members As of 12/31/03 ¹	Covered Members As of 12/31/03 ²	Difference from original 2003 report As of 12/31/04
Aetna Life Insurance Company	1	67	66
Bankers Life and Casualty Company	7	10	3
United Teacher Associates Insurance Company	43	44	1
Golden Rule Insurance Company	349	430	81
CHANGES	400	551	151

MA ¹ Total Membership	12,583
Difference of Covered Members Reported	151
Totals:	12,734

¹ Based on the 2003 "CLOSED" Nongroup Annual Reports submitted in February 2004.

² Based on information filed in February 2005 to confirm December 31, 2003 membership in "CLOSED" nongroup plans.